

110TH CONGRESS  
2D SESSION

# H. R. 5824

To require the Secretary of Defense to establish a mortgage foreclosure counseling program for members of the Armed Forces returning from service abroad.

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## IN THE HOUSE OF REPRESENTATIVES

APRIL 16, 2008

Mr. KAGEN introduced the following bill; which was referred to the Committee on Armed Services

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## A BILL

To require the Secretary of Defense to establish a mortgage foreclosure counseling program for members of the Armed Forces returning from service abroad.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Veterans Mortgage  
5       Education Act of 2008”.

1 **SEC. 2. COUNSELING ON MORTGAGE FORECLOSURES FOR**  
2 **MEMBERS OF THE ARMED FORCES RETURN-**  
3 **ING FROM SERVICE ABROAD.**

4 (a) IN GENERAL.—The Secretary of Defense shall  
5 develop and implement a program to advise members of  
6 the Armed Forces (including members of the National  
7 Guard and Reserve) who are returning from service on  
8 active duty abroad (including service in Operation Iraqi  
9 Freedom and Operation Enduring Freedom) on actions to  
10 be taken by such members to prevent or forestall mortgage  
11 foreclosures.

12 (b) ELEMENTS.—The program required by sub-  
13 section (a) shall include the following:

14 (1) Credit counseling.

15 (2) Home mortgage counseling.

16 (3) Such other counseling and information as  
17 the Secretary considers appropriate for purposes of  
18 the program.

19 (c) TIMING OF PROVISION OF COUNSELING.—Coun-  
20 seling and other information under the program required  
21 by subsection (a) shall be provided to a member of the  
22 Armed Forces covered by the program as soon as prac-  
23 ticable after the return of the member from service as de-  
24 scribed in subsection (a).

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